

ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226

Modification Cover Letter

Loan Information

Loan Number: [REDACTED]

Property Address: 842 N 28TH ST
PHILADELPHIA, PA 19130

Notice Date: 08/28/2021

KRISTIN STAFFORD
DANIEL J STAFFORD
842 N 28TH ST, PHILADELPHIA, PA, 19130

Hi DANIEL J STAFFORD and KRISTIN STAFFORD,

We're now clear to move to the next steps of your modification.

Your Modification Terms

Interest Rate: 3.2500%

Principal Balance: \$368,575.13

Your Monthly Payment Breakdown

Principal and Interest Payment:	\$1,604.06
Escrow Payment: (may adjust periodically)	\$570.24
Total Payment:	\$2,174.30
Next Payment Due Date:	10/01/2021

Your Next Steps

1. First American will be calling you to schedule a signing agent appointment. If you haven't already, schedule an appointment with a signing agent by September 11, 2021. The signing agent will require a valid government-issued photo ID for each required signer. The executed Modification Closing Package must be returned no later than September 11, 2021.
2. This is your copy of the Modification Closing Package. Our signing agent will bring a complete printed copy to your closing appointment. The signing agent will return the original documents to the following address:
First American
DTO - Signing Services Dept
3 First American Way
Santa Ana, CA 92707
3. Upon the completion of the modification, you can access a copy of the fully executed modification agreement by signing in to your account at RocketMortgage.com.

If you have any questions or concerns, don't forget that we're here to help! You can contact us at (800) 508-0944, Monday – Friday, 8:30 a.m. – 9:00 p.m. ET, and Saturday, 9:00 a.m. – 4:00 p.m. ET. You can also reach us by email at AccountResolution@RocketMortgage.com.

Sincerely,

Your Rocket Mortgage® Team

This communication is from a debt collector and is an attempt to collect a debt.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must send it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Phone: (800) 508-0944
Email: AccountResolution@RocketMortgage.com
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET
Saturday: 9:00 a.m. - 4:00 p.m. ET

This Document Prepared By:

**DAVID O'BRIEN
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374**

When Recorded Mail To:

**FIRST AMERICAN TITLE CO.
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991**

Tax/Parcel #: 151326500

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$385,825.00

FHA/VA/RHS Case No.:10

Unpaid Principal Amount: \$357,125.01

New Principal Amount: \$368,575.13

Loan No: _____

Capitalization Amount: \$11,450.12

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **28TH** day of **AUGUST, 2021**, between **DANIEL J. STAFFORD AND KRISTIN STAFFORD, HUSBAND AND WIFE** ("Borrower"), whose address is **842 N 28TH ST, PHILADELPHIA, PENNSYLVANIA 19130** and **ROCKET MORTGAGE, LLC, F/K/A**

QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. ("Lender"), whose address is **635 WOODWARD AVE, DETROIT, MI 48226**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **OCTOBER 17, 2016** and recorded on **OCTOBER 24, 2016** in **INSTRUMENT NO. 53128494**, of the **OFFICIAL** Records of **PHILADELPHIA COUNTY, PENNSYLVANIA**, and (2) the Note **bearing the same date as**, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

842 N 28TH ST, PHILADELPHIA, PENNSYLVANIA 19130
(Property Address)

the real property described is located in **PHILADELPHIA COUNTY, PENNSYLVANIA** and being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **SEPTEMBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$368,575.13**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$11,450.12**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.2500%**, from **SEPTEMBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,604.06**, beginning on the **1ST** day of **OCTOBER, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2051** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of

acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

In Witness Whereof, I have executed this Agreement.

Borrower: **DANIEL J STAFFORD**

Borrower: **KRISTIN STAFFORD**

P. 31-21

Date

8/31/21

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Pennsylvania

County of Philadelphia

This record was acknowledged before me on August 31, 2021 (date)
by DANIEL J STAFFORD, KRISTIN STAFFORD (name(s) of individual(s)).

Keena Allen
Signature of notarial officer

(Stamp)

Keena Allen, Notary Public
Printed Name and Title of office

Commonwealth of Pennsylvania - Notary Seal
KEENA ALLEN, Notary Public
Montgomery County
My Commission Expires February 4, 2025
Commission Number 1391180

My commission expires: 2/4/2025

In Witness Whereof, the Lender has executed this Agreement.

**ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN
LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS
ATTORNEY-IN-FACT**

By *Sandy Klein* 9-10-21 Date
SANDY KLEIN (print name)
VICE PRESIDENT (title)

_____[Space Below This Line for Acknowledgments]_____

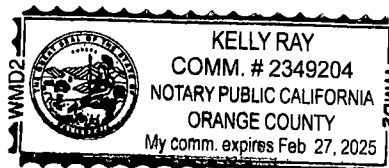
LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 9-10-2021
by *SANDY KLEIN*, the *VP* of **ROCKET
MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST
AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**, a company, on behalf of
said company.

Kelly Ray
Notary Public



Printed Name: *Kelly Ray*
My commission expires: *2/27/2025*

**Drafted By:
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226**

EXHIBIT A

BORROWER(S): DANIEL J. STAFFORD AND KRISTIN STAFFORD, HUSBAND AND WIFE

LOAN NUMBER: [REDACTED]

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF PHILADELPHIA, COUNTY OF PHILADELPHIA, STATE OF PA, and described as follows:

ALL THAT CERTAIN LOT OR PIECE OF GROUND WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED DESCRIBED ACCORDING TO A SURVEY THEREOF MADE BY F. BLOCH, ES., SURVEYOR AND REGULATOR OF THE FOURTH DISTRICT ON THE 18TH DAY OF OCTOBER, A.D., 1923, AS FOLLOWS, TO WIT:

SITUATE ON THE WEST SIDE OF TWENTY-EIGHTH STREET AT THE DISTANCE OF THREE HUNDRED TWENTY-TWO FEET EIGHT INCHES NORTHWARD FROM THE NORTH SIDE OF BROWN STREET IN THE FIFTEENTH WARD OF THE CITY OF PHILADELPHIA.

CONTAINING IN FRONT OR BREADTH ON THE SAID TWENTY-EIGHTH STREET FIFTEEN FEET EIGHT INCHES AND EXTENDING OF THAT WIDTH IN LENGTH OR DEPTH WESTWARD SIXTY-TWO FEET SIX INCHES TO THE MIDDLE OF A CERTAIN THREE FEET EIGHT INCHES WIDE ALLEY LEADING NORTHWARD INTO PARRISH STREET AND COMMUNICATING AT ITS SOUTHERN END THEREOF WITH A CERTAIN FOUR FEET WIDE ALLEY LEADING EASTWARD INTO TWENTY-EIGHTH STREET AND WESTWARD INTO NEWKIRK STREET.

ALSO KNOWN AS: 842 N 28TH ST, PHILADELPHIA, PENNSYLVANIA 19130

Addendum

This Addendum is made a part of that Loan Modification Agreement entered into between **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.** (the "Lender") and **DANIEL J. STAFFORD AND KRISTIN STAFFORD, HUSBAND AND WIFE** (the "Borrower") dated **AUGUST 28, 2021** the "Loan Modification Agreement").

Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

Notwithstanding any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy.

Sandy Klein
Lender Signature
By: SANDY KLEIN - VICE PRESIDENT
Title:

9-10-21
Date

Daniel J. Stafford
Borrower: DANIEL J STAFFORD
Kristin Stafford
Borrower: KRISTIN STAFFORD

9-31-21
Date
8/31/21
Date

Date: **AUGUST 28, 2021**

Loan Number: **3363007588**

Lender: **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.**

Borrower: **DANIEL J STAFFORD, KRISTIN STAFFORD**

Property Address: **842 N 28TH ST, PHILADELPHIA, PENNSYLVANIA 19130**

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.


Borrower: **DANIEL J STAFFORD**


Borrower: **KRISTIN STAFFORD**


Date

8/31/21
Date

Date: **AUGUST 28, 2021**

Loan Number: [REDACTED]

Lender: **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.**

Borrower: **DANIEL J STAFFORD, KRISTIN STAFFORD**

Property Address: **842 N 28TH ST, PHILADELPHIA, PENNSYLVANIA 19130**

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.


Borrower: **DANIEL J STAFFORD**


Borrower: **KRISTIN STAFFORD**

8-31-21
Date

8/31/21
Date

CERTIFICATE OF RESIDENCE

TITLE OF DOCUMENT

LOAN MODIFICATION AGREEMENT (MORTGAGE)

BETWEEN:

DANIEL J STAFFORD, KRISTIN STAFFORD (assignor/Mortgagor/grantor)

AND:

ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT (assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:

**ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT
635 WOODWARD AVE
DETROIT, MI 48226**

By: Sandy Klein

Print Name: Sandy Klein

Title: VICE PRESIDENT